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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/833,049	04/11/2001	Edward J. Hogan	AP33154-070457.1000	2377

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NEW YORK, NY 10112

EXAMINER

GREENE, DANIEL L

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 02/17/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/833,049

Applicant(s)

HOGAN ET AL.

Examiner

Daniel L. Greene

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 October 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 18 October 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 4,6-03,6-01.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Drawings

1. The drawings were received on 10/18/2004. These drawings are acceptable.

Claim Rejections - 35 USC § 112

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the applicant regards as his invention.

4. Where applicant acts as his or her own lexicographer to specifically define a term of a claim contrary to its ordinary meaning, the written description must clearly redefine the claim term and set forth the uncommon definition so as to put one reasonably skilled in the art on notice that the applicant intended to so redefine that claim term. *Process Control Corp. v. HydReclaim Corp.*, 190 F.3d 1350, 1357, 52 USPQ2d 1029, 1033 (Fed. Cir. 1999). The term "bank identification number (BIN)" in claims 1, 6, 9, 11, and 13 is used by the claim to mean "a portion of an account number that uniquely identifies the issuer or acquirer", while the accepted meaning is "bank identification number." The term is indefinite because the specification does not clearly redefine the term. The

Art Unit: 3621

Examiner submits that in the application, the "Acquirer" is utilized as a clearinghouse, the "Service Provider" is an intermediary between the Acquirer and the Issuer or visa versa. The Applicant has not specified that the Service Provider, the Acquirer or the Issuer is in fact a bank. The term BIN is repugnant to the accepted use when used as a number for identifying an entity other than a bank,

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Franklin et al. U.S. Patent 6,000,832 [Franklin] , and further in view of Rosen U.S. Patent 6,205,436 [Rosen]

7. As per claim 1:

8. Franklin discloses:

(a) receiving by a service provider a first authorization request for the authorization of a transaction using a first payment account number, wherein:

Art Unit: 3621

(i) the first payment account number has a first bank identification number (BIN) code associated with the service provider and is associated with a second payment account number having a second BIN code associated with an issuer of said second number, said second payment account number not being included in said first authorization request; Col. 6-7 , lines 1-67.

Franklin discloses the claimed invention except for the specific term BIN. However, Franklin does teach that the first five-to-seven digits are a bank related prefix when assigning an account number to a customer. Col. 8, lines 1-3. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to use a BIN for a portion of the account number since it is known in the art that bank related prefix numbers normally include the BIN.

(ii) the first authorization request includes a first acquirer code associated with an acquirer; Col. 11, lines 38-45.

(iii) the first authorization request is routable through the payment network to the service provider based on said first BIN code; Col. 11, lines 50-67.

Franklin discloses the claimed invention except for the responsive to the first authorization request, transmitting by the service provider a second authorization request for authorization of the transaction using the second payment account number, the second authorization request including a second acquirer code associated with the service provider and being routable through the payment network to the issuer based on said second BIN code. Rosen teaches that it is known in the art to provide a response to the first authorization request, transmitting by the service provider a second

Art Unit: 3621

authorization request for authorization of the transaction using the second payment account number, the second authorization request including a second acquirer code associated with the service provider and being routable through the payment network to the issuer based on said second BIN code. Col. 17, lines 52-67, Col. 18, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the

interactions between the issuer and acquirer in a credit card type transaction with the responsive to the first authorization request, transmitting by the service provider a second authorization request for authorization of the transaction using the second payment account number, the second authorization request including a second acquirer code associated with the service provider and being routable through the payment network to the issuer based on said second BIN code of Franklin, in order to further clarify the transaction protocol disclosed by Franklin.

(c) receiving a response to the second authorization request by the service provider from the issuer, the response including the second acquirer code and being routable through the payment network based on that code; Col. 12, lines 1-30.

(d) transmitting a response to the first authorization request by the service provider to acquirer based on the response to the second authorization request, the response to the first authorization request including the first acquirer code and being routable through the payment network based on that code. Col. 12, lines 10-35.

As per claim 2:

Art Unit: 3621

Franklin further discloses:

wherein said response to the second authorization request from the issuer further includes said second payment account number, and said response to the first authorization request by the service provider further includes said first payment account number. Col. 11, lines 25-67.

As per claim 3:

Franklin further discloses:

wherein said first authorization request comprises a message authentication code including transaction data, and said request is formatted with a standard track having a plurality of fields including a discretionary field in said message authentication code is placed. Col. 9, lines 59-67

As per claim 4:

Franklin discloses the claimed invention except for the wherein said service provider verifies the .message authentication code. Rosen teaches that it is known in the art to provide a wherein said service provider verifies the .message authentication code. Col. 21-22, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the transaction verifications between the intermediate entities of Franklin with the wherein said service provider verifies the message authentication code of Rosen, in order to provide another intermediary during the transaction.

As per claim 5:

Franklin discloses:

(a) generating a message authentication code based on one or more transaction details; Col. 5, lines 23-50.

(b) transmitting at least the first payment accounts number and the message authentication code to the merchant; Col. 9, lines 12-67.

(c) Franklin discloses the claimed invention except for requesting by the merchant an authorization for payment of the transaction using the first payment account number, the request being formatted as if payment were tendered at a point-of-sale terminal with a conventional magnetic-stripe payment card, the format having a with at least a discretionary data field and said message authentication code being fitted in said discretionary data field. However, Franklin does disclose the point of sale Payment concept. Col. 42-42, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to requesting by the merchant an authorization for payment of the transaction using the first payment account number, the request being formatted as if payment were tendered at a point-of-sale terminal with a conventional magnetic-stripe payment card, the format having a with at least a discretionary data field and said message authentication code being fitted in said discretionary data field since it is known in the art that at point of sale transactions, credit cards provide via the magnetic stripes, the required information identifying the user .

(d) Franklin discloses the claimed invention except for the responsive to the first authorization request, transmitting by the service provider a second authorization request for authorization of the transaction using the second payment account number, the second authorization request including a second acquirer code associated with the service provider and being routable through the payment network to the issuer based on said second BIN code. Rosen teaches that it is known in the art to provide a response to the first authorization request, transmitting by the service provider a second authorization request for authorization of the transaction using the second payment account number, the second authorization request including a second acquirer code associated with the service provider and being routable through the payment network to the issuer based on said second BIN code. Col. 17, lines 52-67, Col. 18, lines 1-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the interactions between the issuer and acquirer in a credit card type transaction with the responsive to the first authorization request, transmitting by the service provider a second authorization request for authorization of the transaction using the second payment account number, the second authorization request including a second acquirer code associated with the service provider and being routable through the payment network to the issuer based on said second BIN code of Franklin, in order to further clarify the transaction protocol disclosed by Franklin.

Art Unit: 3621

(e) accepting or declining the authorization request for the first payment account based on the response to the authorization request for the second payment account and the message authentication code. Col. 17-18, lines 1-67.

As per claim 6:

Franklin further discloses:

wherein said first and second payment account numbers include respective bank identification number_(BIN) codes the first associated service provider and the second associated with an issuer of the second payment account; said service provider receiving said merchant's request through a payment network based on said BIN code, and wherein said service provider generates said request for authorization of payment using the second payment account number and routes said request to said issuer through said network based on said second BIN code. Col. 11-12, lines 1-67.

The limitation of designating the account/routing number as a BIN as previously disclosed does not render the claim original or nonobvious. Franklin utilizes BIN numbers without so stating because their use is old and well known in the art at the time of the invention to a person of ordinary skill in the art.

As per claim 7:

Franklin further discloses:

Art Unit: 3621

wherein said service provider includes in said request for authorization for payment an acquirer code associated with said service provider, such that said response from said issuer is routed back to said service provider. Col. 11, lines 39-67.

As per claim 8:

Franklin further discloses:

wherein said request by said merchant includes an associated merchant acquirer code, and wherein said service provider generates a message on said accepting or declining step and routes that message to said associated merchant acquirer code. Col. 11, lines 39-67.

As per claim 9:

The limitation of designating the account/routing number as a BIN as previously disclosed does not render the claim original or nonobvious. Franklin utilizes BIN numbers without so stating because their use is old and well known in the art at the time of the invention to a person of ordinary skill in the art.

Franklin discloses:

issuing by an issuer having an issuer bank identification number (BIN), a first payment account number to a user having a computer, said issuer BIN being associated with said first payment account number; Col. 6, lines 24-67.

providing a security module for generating a secret key unique to each first account number issued; Fig. 2, 50

Art Unit: 3621

generating a second account number associated with said first payment account;

Col. 7, lines 25-67.

providing a secure payment application by a service provider to said computer, said application comprising said second account number and said secret key; Col. 7, lines 25-67.

storing said secure payment application on said computer; Col. 7, lines 25-67.

selecting a merchant with whom to conduct said financial transaction, said merchant having an associated acquirer BIN; Col. 11, lines 1-67.

passing to said computer transaction data; Col. 11, lines 1-67.

generating a message authentication code based on said transaction data; Col. 12, lines 1-29.

transmitting track data to said merchant, said track data comprising said message authentication code and said second account number; Col. 12, lines 1-25.

generating a first authorization request based on said data; Col. 9, lines 12-67.

transmitting said first request to said service provider; Col. 11, lines 25-67.

verifying said first request with said secret key; Col. 12, lines 1-15.

obtaining said first payment account number associated with said second account number; Col. 12, lines 30-67.

transmitting a second authorization request using said first payment account number to said issuer BIN associated with said number; Col. 11-12, lines 1-67.

authorizing or rejecting said second request. Col. 12, lines 1-35.

As per claim 10:

Franklin further discloses:

wherein said track data comprises a discretionary data field, an account number field, and an expiration date field, and wherein said fitting track data step further includes; Fig. 4-6 and associated explanations.

placing said message authentication data in said discretionary data field; placing said second account number in said account number field; and placing an expiration date in said expiration date field. Fig. 4-6 and associated explanations.

As per claim 11:

Franklin further discloses:

wherein said transaction data include said associated acquirer BIN, and a transaction amount. Col. 11, lines 30-40.

As per claim 12:

Franklin further discloses:

wherein said verifying step further includes verifying said transaction data. Col. 11, lines 50-67.

As per claim 13:

Franklin further discloses:

wherein said second authorization request includes an acquirer code associated with said service provider, and further comprising the steps of;

generating a message based on said authorizing or rejecting step; Col. 12, lines 1-25.

forwarding said message to said service provider based on said acquirer code; Col. 12, lines 1-25.

and using said merchant's associated acquirer BIN to advise said merchant of said message. Col. 12, lines 1-25.

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Kramer et al. U.S. Patent 6,324,525 SETTLEMENT OF AGGREGATED ELECTRONIC TRANSACTIONS OVER A NETWORK.

Cockrill et al. U.S. Patent 6,473,740 ELCTRONIC COMMERCE USING A TRANSACTION NETWORK.

Art Unit: 3621

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703-306-5539. The examiner can normally be reached on M-Thur. 8am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


JAMES P. TRAMMELL
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Daniel L. Greene
Examiner
Art Unit 3621

2/10/2005